## UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF PENNSYLVANIA ERIE DIVISION

In re: Case No. 15-10332TPA

ROBERT K. MOSLEY BELINDA G. MOSLEY Debtor(s)

## CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/26/2015.
- 2) The plan was confirmed on 07/31/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 10/16/2015.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on  $\underline{NA}$ .
  - 5) The case was completed on 03/04/2020.
  - 6) Number of months from filing to last payment: 59.
  - 7) Number of months case was pending: <u>63</u>.
  - 8) Total value of assets abandoned by court order: <u>NA</u>.
  - 9) Total value of assets exempted: \$10,938.00.
  - 10) Amount of unsecured claims discharged without payment: \$26,228.42.
  - 11) All checks distributed by the trustee relating to this case have cleared the bank.

## Receipts:

Total paid by or on behalf of the debtor \$57,525.00 Less amount refunded to debtor \$0.00

NET RECEIPTS: \$57,525.00

## **Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$3,400.00
Court Costs \$0.00
Trustee Expenses & Compensation \$2,389.66
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION:

\$5,789.66

Attorney fees paid and disclosed by debtor: \$600.00

| Scheduled Creditors:           |           |                    |                   |                  |                   |              |
|--------------------------------|-----------|--------------------|-------------------|------------------|-------------------|--------------|
| Creditor<br>Name               | Class     | Claim<br>Scheduled | Claim<br>Asserted | Claim<br>Allowed | Principal<br>Paid | Int.<br>Paid |
| ALBERT EINSTEIN HEALTHCARE NE  | Unsecured | 100.00             | NA                | NA               | 0.00              | 0.00         |
| ALLY FINANCIAL(*)              | Unsecured | 403.00             | NA                | NA               | 0.00              | 0.00         |
| AMERICAN INFOSOURCE LP - AGENT | Unsecured | 218.00             | 218.10            | 218.10           | 83.98             | 0.00         |
| AMERICAN INFOSOURCE LP AGENT   | Unsecured | 346.00             | 252.83            | 252.83           | 97.35             | 0.00         |
| AMERICAN INFOSOURCE LP AGENT   | Unsecured | 348.67             | 299.19            | 299.19           | 115.20            | 0.00         |
| AMERICAN INFOSOURCE LP AGENT   | Unsecured | NA                 | 68.15             | 68.15            | 26.24             | 0.00         |
| BANK OF NEW YORK MELLON - TRU  | Secured   | 72,699.00          | 75,286.47         | 0.00             | 35,850.03         | 0.00         |
| BANK OF NEW YORK MELLON - TRU  | Secured   | 0.00               | 4,969.19          | 4,969.19         | 4,969.19          | 0.00         |
| BARCLAYS BANK DELAWARE         | Unsecured | 2,077.00           | NA                | NA               | 0.00              | 0.00         |
| BROOKSIDE FIRE COMPANY         | Unsecured | 852.10             | NA                | NA               | 0.00              | 0.00         |
| CHASE/JPMORGAN CHASE(*)++      | Unsecured | 4,035.00           | NA                | NA               | 0.00              | 0.00         |
| CITI/SHELL                     | Unsecured | 825.00             | NA                | NA               | 0.00              | 0.00         |
| CITIBANK NA(*)++               | Unsecured | 1,900.00           | NA                | NA               | 0.00              | 0.00         |
| COLLECTION SERVICE CENTER INC  | Unsecured | 139.00             | NA                | NA               | 0.00              | 0.00         |
| ERIE FEDERAL CREDIT UNION(*)   | Secured   | 2,437.00           | 1,888.06          | 1,888.06         | 1,888.06          | 166.11       |
| ERIE FEDERAL CREDIT UNION(*)   | Unsecured | 1,345.00           | NA                | NA               | 0.00              | 0.00         |
| ERIE FEDERAL CREDIT UNION(*)   | Unsecured | 845.00             | 784.86            | 784.86           | 302.19            | 0.00         |
| ERIE WATER WORKS*              | Secured   | 333.17             | 1,358.16          | 1,358.16         | 1,358.16          | 0.00         |
| HERTEL & BROWN PHYSICAL THERA  | Unsecured | 280.00             | NA                | NA               | 0.00              | 0.00         |
| INTERNAL REVENUE SERVICE*      | Priority  | 449.00             | NA                | NA               | 0.00              | 0.00         |
| MIDLAND FUNDING                | Unsecured | 144.00             | NA                | NA               | 0.00              | 0.00         |
| NATIONAL FUEL GAS DISTRIB CORP | Unsecured | 1,798.03           | 2,583.77          | 2,583.77         | 994.82            | 0.00         |
| PENELEC                        | Unsecured | 789.51             | 598.21            | 598.21           | 230.33            | 0.00         |
| PORTFOLIO RECOVERY ASSOCIATES  | Unsecured | 1,253.00           | 1,253.47          | 1,253.47         | 482.62            | 0.00         |
| PRA/PORTFOLIO RECOVERY ASSOC   | Unsecured | 1,253.47           | NA                | NA               | 0.00              | 0.00         |
| PRA/PORTFOLIO RECOVERY ASSOC   | Unsecured | 474.00             | NA                | NA               | 0.00              | 0.00         |
| SEARS/CITI CARD USA*++         | Unsecured | 1,899.00           | NA                | NA               | 0.00              | 0.00         |
| SEARS/CITI CARD USA*++         | Unsecured | 3,042.00           | NA                | NA               | 0.00              | 0.00         |
| STATE COLLECTION SERVICE INC   | Unsecured | 100.00             | NA                | NA               | 0.00              | 0.00         |
| THD/CBSD                       | Unsecured | 3,589.00           | NA                | NA               | 0.00              | 0.00         |
| UNITED COLLECTION SERVICE      | Unsecured | 45.00              | NA                | NA               | 0.00              | 0.00         |

| Scheduled Creditors:          |           |           |           |           |           |      |
|-------------------------------|-----------|-----------|-----------|-----------|-----------|------|
| Creditor                      |           | Claim     | Claim     | Claim     | Principal | Int. |
| Name                          | Class     | Scheduled | Asserted  | Allowed   | Paid      | Paid |
| UNITED STATES DEPARTMENT OF E | Unsecured | 13,000.00 | 13,430.40 | 13,430.40 | 5,171.06  | 0.00 |

| <b>Summary of Disbursements to Creditors:</b> |             |             |          |
|---|-------------|-------------|----------|
| ·   | Claim       | Principal   | Interest |
|   | Allowed     | <u>Paid</u> | Paid     |
| Secured Payments:                             |             |             |          |
| Mortgage Ongoing                              | \$0.00      | \$35,850.03 | \$0.00   |
| Mortgage Arrearage                            | \$4,969.19  | \$4,969.19  | \$0.00   |
| Debt Secured by Vehicle                       | \$1,888.06  | \$1,888.06  | \$166.11 |
| All Other Secured                             | \$1,358.16  | \$1,358.16  | \$0.00   |
| TOTAL SECURED:                                | \$8,215.41  | \$44,065.44 | \$166.11 |
| Priority Unsecured Payments:                  |             |             |          |
| Domestic Support Arrearage                    | \$0.00      | \$0.00      | \$0.00   |
| Domestic Support Ongoing                      | \$0.00      | \$0.00      | \$0.00   |
| All Other Priority                            | \$0.00      | \$0.00      | \$0.00   |
| TOTAL PRIORITY:                               | \$0.00      | \$0.00      | \$0.00   |
| GENERAL UNSECURED PAYMENTS:                   | \$19,488.98 | \$7,503.79  | \$0.00   |

| Disbursements:  |                           |                    |
|---|---------------------------|--------------------|
| Expenses of Administration Disbursements to Creditors | \$5,789.66<br>\$51,735.34 |                    |
| TOTAL DISBURSEMENTS :                                 |                           | <u>\$57,525.00</u> |

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 06/19/2020 By: /s/ Ronda J. Winnecour

Trustee

**STATEMENT**: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.